

Fill in this information to identify the case:

Debtor 1 Gerald D Williams
Debtor 2 Cheryl T. Williams
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of MO
Case number 19-45577

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Residential Mortgage Loan Trust 2013-TT2,
by U.S. Bank National Association, not in its individual
capacity, but solely as Legal Title Trustee

Court claim no. (if known): 7-1

Last 4 digits of any number you use to
identify the debtor's account: 2 9 6 7

Date of payment change: 03/01/21
Must be at least 21 days after date
of this notice

New total payment: \$ 1,180.83
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 388.34 New escrow payment: \$ 420.68

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%
Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____
Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Gerald D Williams Case number (if known) 19-45577
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Richard Postiglione Date 02/03/21
Signature

Print: Richard Postiglione Title _____
First Name Middle Name Last Name

Company Friedman Vartolo LLP

Address 1325 Franklin Ave Suite 160
Number Street
Garden City NY 11530
City State ZIP Code

Contact phone (212) 471-5100 Email bankruptcy@friedmanvartolo.com

Planet Home Lending
WE'LL GET YOU HOME
Doing business as Planet Home Servicing in the state of New York
321 Research Pkwy, Ste 303
Meriden, CT 06450

Analysis Date: 01/07/21

Loan Number:

Borrower Name: GERALD D WILLIAMS

Customer Service: 1-866-882-8187

Visit Our Website at: www.planethomelending.comEmail: cs@myloansupport.com

000002

GERALD D WILLIAMS
26201 BUBBLING BROOK DR
FORISTELL MO 63348

Planet Home Lending has reviewed your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay items such as property taxes, mortgage insurance and homeowner's insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting March 01, 2021?

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$760.15	\$760.15	\$0.00
Escrow	388.34	406.48	18.14
Shortage/Surplus	-388.32	14.20	402.52
Total Monthly Payment	\$760.17	\$1,180.83	\$420.66

- **Note:** If you currently use a bill pay service to make your monthly payments, please update the amount scheduled for submission in March to reflect the new payment listed above. If you are currently set up on automatic payments with Planet Home Lending, your March payment will automatically be adjusted to include the above escrow amount(s).
- If you have an adjustable rate mortgage the New Payment Amount may not reflect any pending changes to the Principal and interest portion of you payment.

2. What are the most common reasons that my escrow payment may change from year to year?

- A. Increases or Decreases in Amounts Billed** – the amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance, and homeowner's insurance premiums. The information below compares the amounts Planet Home Lending expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Expected Amounts Due	Actual Amounts Due	Difference
COUNTY	\$3,190.51	\$3,296.51	\$106.00
HOMEOWNERS	\$1,469.48	\$1,581.21	\$111.73
Total Annual Escrow Payments	\$4,659.99	\$4,877.72	\$217.73
Monthly Escrow Payments	\$388.34	\$406.48	\$18.14

- B. Repayment of Escrow Shortage or Surplus** - According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of \$812.96 in December. This means you will have a shortage of \$170.34 in your escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Shortage
-\$9,124.87	minus \$812.96	equals (\$170.34)

Please write your loan number on your check and mail this portion with your payment.

ESCROW SHORTAGE COUPON

Loan Number: [REDACTED]

Name: GERALD D WILLIAMS

Shortage Amount: \$170.34

You have the following options to repay your Escrow Shortage:

- A. Do Nothing** – The total shortage has been divided over 12 months and \$14.20 will automatically be added to your monthly payment beginning March 01, 2021. Your new payment amount including the shortage will be \$1,180.83.
- B. Repay the Escrow Shortage in Full** – Please submit a check in the amount of \$170.34 along with this coupon to the address listed to the left on this coupon. Your new monthly payment will be \$1,166.63 once the escrow shortage is paid in full.

Planet Home Lending
WE'LL GET YOU HOME
Doing business as Planet Home Servicing in the state of New York

321 Research Pkwy, Ste 303
Meriden CT 06450

Amount Enclosed \$ _____

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. If you want a further explanation please call our toll-free number.

Unless limited by state law, Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Please keep this statement for comparison with the actual activity in your escrow account at the end of the escrow accounting computation year.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Required Balance	Projected Balance
Beginning Balance				\$1,625.88	-\$8,311.95
March	406.48	0.00		2,032.36	-7,905.47
April	406.48	0.00		2,438.84	-7,498.99
May	406.48	0.00		2,845.32	-7,092.51
June	406.48	0.00		3,251.80	-6,686.03
July	406.48	0.00		3,658.28	-6,279.55
August	406.48	0.00		4,064.76	-5,873.07
September	406.48	0.00		4,471.24	-5,466.59
October	406.48	0.00		4,877.72	-5,060.11
November	406.48	0.00		5,284.20	-4,653.63
December	406.48	3,296.51	COUNTY	2,394.17	-7,543.66
December	0.00	1,581.21	HOMEOWNERS	812.96	-9,124.87
January	406.48	0.00		1,219.44	-8,718.39
February	406.48	0.00		1,625.92	-8,311.91

**Low Balance used to determine escrow overage or shortage.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Beginning Balance				-\$5,496.30
October	0.02 *	0.00		-5,496.28
November	0.00 *	1,561.90 *	HAZARD INS	-7,058.18
December	0.00 *	3,285.12 *	COUNTY	-10,343.30
December	0.00	0.00 *	HOMEOWNERS	-10,343.30
January	406.37 *	0.00		-9,936.93
February	0.00 *	0.00		-9,936.93
March	1,219.17 *	0.00		-8,717.76
April	812.78 *	0.00		-7,904.98
May	812.78 *	0.00		-7,092.20
June	406.39 *	0.00		-6,685.81
July	406.39 *	0.00		-6,279.42
August	406.39 *	0.00		-5,873.03
September	812.78 *	0.00		-5,060.25
October	406.39 *	0.00		-4,653.86
November	406.39 *	3,296.51 *	COUNTY	-7,543.98
November	0.00	1,581.21 *	HAZARD INS	-9,125.19
December	812.78 *	0.00		-8,312.41
January	0.44 E	0.00 E		-8,311.97
February	0.02 E	0.00 E		-8,311.95

ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: This document is being sent for compliance and/or informational purposes only and is not an attempt to collect a debt or impose personal liability on the recipient except as permitted by law. Please be advised that this letter constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof who has received a discharge of such debt in accordance with applicable bankruptcy laws or who is subject to the automatic stay of Section 362 of the US Bankruptcy Code. Creditor retains its rights under its security instrument, including the right to foreclose its lien.

Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending is a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI

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IN RE: : CASE NO.: 19-45577
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Gerald D Williams : CHAPTER: 13
:
Cheryl T. Williams, : HON. JUDGE.: Kathy A. Surratt-States
:
Debtor(s). :
:

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CERTIFICATE OF SERVICE

On February 5, 2021, I caused to be served a true copy of the annexed **NOTICE OF MORTGAGE PAYMENT CHANGE** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service, addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/Richard Postiglione
FRIEDMAN VARTOLO LLP
85 Broad Street, Suite 501
New York, New York 10004
T: (212) 471-5100
F: (212) 471-5150

SERVICE LIST

Gerald D Williams
26201 Bubbling Brook Dr.
Foristell, MO 63348
Debtor

Cheryl T. Williams
26201 Bubbling Brook Dr.
Foristell, MO 63348
Joint Debtor

Wesley C Gotschall
The Kline Law Firm, LLC
125 N Main St.
Suite 100
St. Charles, MO 63301
Debtor's Attorney

Diana S. Daugherty
Chapter 13 Trustee
P. O. Box 430908
St. Louis, MO 63143
Trustee

Office of US Trustee
111 S Tenth St, Ste 6.353
St. Louis, MO 63102
Asst. U.S. Trustee